

Fill in this information to identify the case:

Debtor Name H. A. Stewart Trucking LLC

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number: 23-22125 JAD

☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: August 2024

Date report filed:

MM / DD / YYYY

Line of business: Trucking

NAISC code:

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party:

Hussien Ali Stewart, Member

Original signature of responsible party



Printed name of responsible party

Hussien Ali Stewart

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

	Yes	No	N/A
<b>If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.</b>			
1. Did the business operate during the entire reporting period?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you plan to continue to operate the business next month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you paid all of your bills on time?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Did you pay your employees on time?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you timely filed your tax returns and paid all of your taxes?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you timely filed all other required government filings?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9. Have you timely paid all of your insurance premiums?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.</b>			
10. Do you have any bank accounts open other than the DIP accounts?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. Have you sold any assets other than inventory?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13. Did any insurance company cancel your policy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. Did you have any unusual or significant unanticipated expenses?	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16. Has anyone made an investment in your business?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Debtor Name H. A. Stewart Trucking LLC

Case number 23-22125 JAD

17. Have you paid any bills you owed before you filed bankruptcy?

☒ ☐ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☒ ☐ ☐

## 2. Summary of Cash Activity for All Accounts

**19. Total opening balance of all accounts**

\$ 559.58

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

**20. Total cash receipts**

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 62,575.74

**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 59,615.45

**22. Net cash flow**

+ \$ 2,960.29

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

= \$ 3,519.87

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

## 3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

**24. Total payables**

\$ 0.00

(*Exhibit E*)

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#### 4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ 0.00  
(Exhibit F)

#### 5. Employees

26. What was the number of employees when the case was filed? 2  
27. What is the number of employees as of the date of this monthly report? 4

#### 6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00  
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00  
30. How much have you paid this month in other professional fees? \$ 0.00  
31. How much have you paid in total other professional fees since filing the case? \$ 0.00

#### 7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A	-	Column B	=	Column C
	Projected		Actual		Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ _____	-	\$ _____	=	\$ _____
33. Cash disbursements	\$ _____	-	\$ _____	=	\$ _____
34. Net cash flow	\$ _____	-	\$ _____	=	\$ _____
35. Total projected cash receipts for the next month:					\$ _____
36. Total projected cash disbursements for the next month:					- \$ _____
37. Total projected net cash flow for the next month:					= \$ _____



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## 8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☒ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

H.A. Stewart Trucking LLC.						
Profit and Loss by Month						
January - August, 2024						
	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024
<b>Income</b>						
Sales	60,062.07	80,931.39	61,923.12	45,335.44	36,324.11	31,916.62
<b>Total Income</b>	<b>\$ 60,062.07</b>	<b>\$ 80,931.39</b>	<b>\$ 61,923.12</b>	<b>\$ 45,335.44</b>	<b>\$ 36,324.11</b>	<b>\$ 31,916.62</b>
<b>Gross Profit</b>	<b>\$ 60,062.07</b>	<b>\$ 80,931.39</b>	<b>\$ 61,923.12</b>	<b>\$ 45,335.44</b>	<b>\$ 36,324.11</b>	<b>\$ 31,916.62</b>
<b>Expenses</b>						
Accounting	470.40	1,095.40	895.40	95.40	195.40	95.40
Bank Charges & Fees	90.00	58.00	58.00	122.00	87.00	55.00
Commissions and Fees	2,139.43	2,427.94	1,857.71	1,360.08	1,089.72	957.50
Company Car Payment		1,500.00	2,500.00	2,000.00	1,000.00	
Dues & subscriptions	161.88	159.75	164.01	161.88	1,322.68	2.13
Escrow account				0.00		
Fuel	14,605.81	15,285.97	20,430.44	9,926.81	6,394.11	6,268.07
IFTA Taxes	65.45			92.12		
Insurance	13,682.56	4,308.14	6,947.53	5,273.18	11,211.04	-6,631.00
Insurance Escrow Greenleaf	250.00					
Interest Paid	59.59	58.77	721.48	711.49	55.78	700.45
Job Supplies	427.34	148.18				
Lawyer Steidl and Steinberg	1,000.00	2,000.00				
Medical Exam			148.50		100.00	
Office Supplies & Software			105.99		37.09	
Payroll Expenses	11,165.97	17,101.52	23,729.92	14,721.31	13,885.25	14,689.77
Payroll Expenses EIB	772.86	429.30	439.68	456.22	556.01	469.96
Payroll Expenses HRS + 401 K Ded	3,255.01	2,436.40	2,436.40	2,710.91	2,383.72	1,803.81
Payroll Taxes	3,439.74	2,719.65	4,052.25	4,013.52	1,955.48	1,407.83
Repairs & Maintenance	1,800.00	3,268.13	2,743.22	1,837.34	-3,899.84	2,154.00
Subcontractors	5,430.95	6,892.84	1,443.30		517.08	
Tags	44.29					
Tolls and Parking		1,096.45				
tow		2,004.00	950.00			
Trailer Rental	2,980.00	4,600.00	3,240.00	2,020.00	2,000.00	1,720.00
Training	210.00	595.00				
Truck Parts		12.18				
Truck Wash					83.53	
Utilities	413.90	133.69	133.69	1,076.43	463.33	463.33
Vehicle Leases					1,331.58	2,766.22
<b>Total Expenses</b>	<b>\$ 62,465.18</b>	<b>\$ 68,331.31</b>	<b>\$ 72,997.52</b>	<b>\$ 46,578.69</b>	<b>\$ 40,768.96</b>	<b>\$ 26,922.47</b>
<b>Net Operating Income</b>	<b>-\$ 2,403.11</b>	<b>\$ 12,600.08</b>	<b>-\$ 11,074.40</b>	<b>-\$ 1,243.25</b>	<b>-\$ 4,444.85</b>	<b>\$ 4,994.15</b>
<b>Net Income</b>	<b>-\$ 2,403.11</b>	<b>\$ 12,600.08</b>	<b>-\$ 11,074.40</b>	<b>-\$ 1,243.25</b>	<b>-\$ 4,444.85</b>	<b>\$ 4,994.15</b>

Wednesday, Sep 11, 2024 01:36:19 PM GMT-7 - Cash Basis

Jul 2024	Aug 2024	Total
40,035.36	68,407.99	424,936.10
<b>\$ 40,035.36</b>	<b>\$ 68,407.99</b>	<b>\$ 424,936.10</b>
<b>\$ 40,035.36</b>	<b>\$ 68,407.99</b>	<b>\$ 424,936.10</b>
95.40	404.94	3,347.74
157.00	55.00	682.00
1,201.05	2,052.25	13,085.68
		7,000.00
2.13	493.88	2,468.34
		0.00
7,216.30	10,258.16	90,385.67
111.41		268.98
	5,501.00	40,292.45
		250.00
		2,307.56
		575.52
		3,000.00
		248.50
		143.08
17,468.21	22,724.80	135,486.75
617.45	481.03	4,222.51
2,568.91	2,552.78	20,147.94
2,693.75	3,216.39	23,498.61
		7,902.85
	1,531.91	15,816.08
		44.29
		1,096.45
		2,954.00
2,180.00	3,780.00	22,520.00
		805.00
		12.18
		83.53
465.73	474.96	3,625.06
9,130.21	11,920.60	25,148.61
<b>\$ 43,907.55</b>	<b>\$ 65,447.70</b>	<b>\$ 427,419.38</b>
<b>-\$ 3,872.19</b>	<b>\$ 2,960.29</b>	<b>-\$ 2,483.28</b>
<b>-\$ 3,872.19</b>	<b>\$ 2,960.29</b>	<b>-\$ 2,483.28</b>

<b>H.A. Stewart Trucking LLC.</b>	
<b>Balance Sheet</b>	
<b>As of August 31, 2024</b>	
	<b>Total</b>
<b>ASSETS</b>	
Current Assets	
Bank Accounts	
Checking - 1st Commonwealth 6794	3,519.87
Citizens Bank (Business Checking)	0.00
insurance escrow	0.00
Loan to Shareholder	0.00
United Community	0.00
Total Bank Accounts	<b>\$ 3,519.87</b>
Other Current Assets	
Deposit on Purchase of Trailer	0.00
Deposit on Purchase of Vehicle	5,450.43
Payroll Advances to Employees	0.00
Uncategorized Asset	0.00
Total Other Current Assets	<b>\$ 5,450.43</b>
Total Current Assets	<b>\$ 8,970.30</b>
Fixed Assets	
Accumulated Depreciation	-216,981.33
Vehicles	459,998.70
Vehicles - approved by Court	270,249.43
Total Fixed Assets	<b>\$ 513,266.80</b>
<b>TOTAL ASSETS</b>	<b>\$ 522,237.10</b>
<b>LIABILITIES AND EQUITY</b>	
Liabilities	
Current Liabilities	
Credit Cards	
Capital One Credit Card	0.00
Citizens Business Credit Card	0.00
Citizens Credit Card 6898 - 3	8,593.77
Citizens Credit Card ending 9662	10,494.63
XXXX6049 - 2	5,162.25
Total Credit Cards	<b>\$ 24,250.65</b>
Total Current Liabilities	<b>\$ 24,250.65</b>
Long-Term Liabilities	
1st Commonwealth Bank Loan Monthly Pmt \$353.56	15,956.92
Channel Loan - Citizens Bank 2022	0.00
Channel Partners Citizens Bank Loan 2023	86,626.46
Highway Commercial Loan Monthly Pmt \$615.50	60,000.00
Loan From Shareholder	63,986.98
Mazo Capital Solutions	52,088.11
Navitas Loan Monthly Pmt \$1,436.16	137,138.74
Navitas Loan Monthly Pmt \$512.91	48,978.13
Navitas Loan # 2	44,603.76
Notes Payable - Alphonso Stewart	0.00
Notes Payable 1st Commonwealth	25,936.43
Notes Payable Navitas	0.00

Notes Payable North Mills	117,315.63
Notes Payable SBA	141,959.00
Quality Equipment Finance	108,408.24
Quickbooks Intuit Loan	42,502.04
Vehicle Loan	0.00
Vehicle Loan MHC	0.00
Total Long-Term Liabilities	<b>\$ 945,500.44</b>
Total Liabilities	<b>\$ 969,751.09</b>
Equity	
Opening Balance Equity	-69.41
Owner's Pay & Personal Expenses	21,900.00
Retained Earnings	-466,861.30
Net Income	-2,483.28
Total Equity	<b>-\$ 447,513.99</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 522,237.10</b>
Wednesday, Sep 11, 2024 01:35:15 PM GMT-7 - Cash Basis	





First Commonwealth Bank  
PO Box 400  
Indiana, PA 15701-0400  
Address Service Requested

Page 1  
Statement Date:  
08/30/2024  
234 Y XXXXXXXXXXXXX6794  
HAK5349

#BWNMCMC

00000834 MFCBI153860831240716 01 000000000  
H A Stewart Trucking LLC  
Debtor in Possession #23-22125  
235 West Chestnut St APT811  
Washington PA 15301

Customer Service Information

Personal Service: 1-800-711-BANK (2265)  
Monday - Friday 7:00 a.m. - 7:00 p.m.  
Saturday - Sunday 8:00 a.m. - 2:00 p.m.  
Automated Service: 24 hours, 7 days  
Main Office:  
First Commonwealth, PO Box 400,  
Indiana, PA 15701-0400

Download our app or visit us at  
[www.fcbanking.com](http://www.fcbanking.com) for Online  
Banking and Bill Payment.

Visit Us On Facebook: First Commonwealth Bank

Enrolling in eStatements is easy. Just click the eNotices tab within your Online Banking to start receiving email notifications when your statements are ready to be viewed.

Summary of Bank Accounts

Account #	Account Type	Ending Balance
XXXXXXXXXXXX6794	Business Solutions Checking	3,519.87

CHECKING ACCOUNTS

Account Holder: H A Stewart Trucking LLC  
Debtor in Possession #23-22125

Business Solutions Checking

Account Number	XXXXXXXXXXXX6794	Statement Dates	8/01/24 thru 9/02/24
Beginning Balance	559.58	Days in the statement period	33
14 Deposits/Credits	62,575.74	Average Daily Balance	5,952.75
52 Checks/Debits	59,590.45	Average Collected	5,952.75
Total Service Charges	25.00		
Interest Paid	.00		
Ending Balance	3,519.87		

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	\$ .00	\$70.00
Total Returned Item Fees	\$ .00	\$ .00



First Commonwealth Bank  
PO Box 400  
Indiana, PA 15701-0400  
Address Service Requested

### RECONCILEMENT WORKSHEET

Before you begin to balance your account with this statement, **make sure all items shown on the statement have been entered in your records, including any interest earned or service fees assessed.** Then follow the instructions below to reconcile your account.

<b>1. Ending</b> balance from statement:	\$
<b>List</b> deposits/credits not shown on statement:	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
<b>2. SUBTOTAL</b> deposits not on statement:	\$
<b>List</b> outstanding checks/debits not shown on statement:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
<b>3. SUBTOTAL</b> debits not on statement:	\$
<b>4. TOTAL</b> outstanding transactions 2 - 3:	\$
<b>5. UPDATED BALANCE</b> 1+4:	\$

<b>1. Balance</b> shown in your checkbook:	\$
<b>List</b> deposits/credits not entered in your checkbook:	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Account interest	\$
<b>2. SUBTOTAL</b> deposits not on statement:	\$
<b>List</b> service charges and other account charges not in checkbook:	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
<b>3. SUBTOTAL</b> debits not on statement:	\$
<b>4. TOTAL</b> outstanding transactions 2 - 3:	\$
<b>5. UPDATED BALANCE</b> 1+4:	\$

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### ELECTRONIC FUNDS TRANSFER

In case of errors or questions about your electronic transfers, call us at 800.711.2265, or write us as soon as you can at EFT Processing, P.O. Box 400, Indiana, Pa., 15701-0400. If you think your statement or receipt is incorrect or you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Provide us with your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Provide us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will adjust your account for the amount you think is in error, so that you will have use of the money during the time it takes for us to complete our investigation.



Member FDIC



Business Solutions Checking XXXXXXXXXXXXX6794 (Continued)

Date	Description	Service Charge Detail	Amount
8/30	Service Charge		25.00

Date	Description	Activity in Date Order	Debit	Credit	Balance
8/01	GREEN BROKERAGE ACH			4,041.39	4,600.97
	H A STEWART TRUCKING				
8/01	GREEN BROKERAGE ACH			4,273.55	8,874.52
	H A STEWART TRUCKING				
8/01	GREEN BROKERAGE ACH			5,060.65	13,935.17
	H A STEWART TRUCKING				
8/01	DBT CRD 1822 07/31/24 2704	1,046.44-			12,888.73
	PENSKE TRK LSG 025410				
	209 E VIEW DR				
	MOUNT PLEASANPA C# 0543				
8/02	DBT CRD 1102 08/02/24 8616	191.29-			12,697.44
	VZWRLSS*APOCC VISB				
	899 HEATHROW PARK LN				
	800-922-0204FL C# 0543				
8/02	DBT CRD 2027 08/01/24 8207	981.31-			11,716.13
	PENSKE TRK LSG 025410				
	209 E VIEW DR				
	MOUNT PLEASANPA C# 0543				
8/02	Wex Inc EFSLLC	2,163.47-			9,552.66
	3770002015312				
	H.A. STEWART TRUCKING				
8/02	H A Stewart Truc Employe	5,561.45-			3,991.21
	H A Stewart Truc				
8/06	PAYCHEX TPS TAXES	652.49-			3,338.72
	08372100004660X				
	H A STEWART TRUCKING				
8/07	POS DEB 1746 08/07/24 0528	2.13-			3,336.59
	GOOGLE *GOOGLE ONE				



Business Solutions Checking XXXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date Order	Debit	Credit	Balance
	MOUNTAIN VIEWCA Card# 0543				
8/07	DBT CRD 1750 08/06/24 5105 PENSKE TRK LSG 025410 209 E VIEW DR		953.33-		2,383.26
8/07	PAYCHEX EIB INVOICE MOUNT PLEASANPA C# 0543 X08384100026073		121.18-		2,262.08
8/07	PAYCHEX-HRS 401(K) H A STEWART TRUCKING 0000045378975		616.72-		1,645.36
8/07	Account Analysis Fee H A STEWART TRUCKING		30.00-		1,615.36
8/08	GREEN BROKERAGE ACH H A STEWART TRUCKING			4,827.31	6,442.67
8/08	GREEN BROKERAGE ACH H A STEWART TRUCKING			5,121.58	11,564.25
8/08	GREEN BROKERAGE ACH H A STEWART TRUCKING			5,812.60	17,376.85
8/09	DBT CRD 0818 08/09/24 0992 PIE INSURANCE SERVICES 1615 L Street NWSuite 6 WASHINGTONDC C# 0543		828.00-		16,548.85
8/09	DBT CRD 1811 08/08/24 4603 PENSKE TRK LSG 025410 209 E VIEW DR		930.43-		15,618.42
8/09	DBT CRD 1811 08/08/24 4603 PENSKE TRK LSG 025410 209 E VIEW DR		1,046.44-		14,571.98
8/09	Wex Inc EFSLLC MOUNT PLEASANPA C# 0543 3770002015312		2,594.30-		11,977.68



Business Solutions Checking XXXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date Order	Debit	Credit	Balance
8/09	H.A. STEWART TRUCKING H A Stewart Truc Employe		4,574.91-		7,402.77
8/09	Check 1080		1,531.91-		5,870.86
8/12	DBT CRD 0431 08/12/24 6097 FMCSA D&A CLEARINGHOUSE 1200 NEW JERSEY AVE SE WASHINGTONDC C# 0543		12.50-		5,858.36
8/13	PAYCHEX TPS TAXES 08448900001138X		977.73-		4,880.63
8/14	DBT CRD 1749 08/13/24 9605 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 0543		921.40-		3,959.23
8/14	PAYCHEX EIB INVOICE X08466600001214		121.18-		3,838.05
8/14	H A STEWART TRUCKING PAYCHEX-HRS 401(K) 0000045437016		664.20-		3,173.85
8/15	H A STEWART TRUCKING GREEN BROKERAGE ACH			2,411.29	5,585.14
8/15	H A STEWART TRUCKING GREEN BROKERAGE ACH			2,782.00	8,367.14
8/15	H A STEWART TRUCKING GREEN BROKERAGE ACH			3,736.23	12,103.37
8/15	DBT CRD 1806 08/14/24 3804 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 0543		1,046.44-		11,056.93



Business Solutions Checking XXXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date Order	Debit	Credit	Balance
8/16	DBT CRD 1822 08/15/24 8604 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 0543		893.93-		10,163.00
8/16	Wex Inc EFSLLC 3770002015312		2,125.71-		8,037.29
8/16	H A STEWART TRUCKING H A Stewart Truc Employe		4,362.44-		3,674.85
8/19	DBT CRD 1804 08/16/24 3204 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 0543		91.04-		3,583.81
8/20	PAYCHEX TPS TAXES 08541700004567X		445.39-		3,138.42
8/21	DBT CRD 1726 08/20/24 2605 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 0543		851.19-		2,287.23
8/21	PAYCHEX EIB INVOICE X08550700011168		121.18-		2,166.05
8/21	H A STEWART TRUCKING PAYCHEX-HRS 401(K) 0000045505019		603.28-		1,562.77
8/22	GREEN BROKERAGE ACH H A STEWART TRUCKING			2,386.09	3,948.86
8/22	GREEN BROKERAGE ACH H A STEWART TRUCKING			6,370.60	10,319.46
8/22	GREEN BROKERAGE ACH			6,375.77	16,695.23





Business Solutions Checking XXXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date Order	Debit	Credit	Balance
8/22	DBT	H A STEWART TRUCKING CRD 1738 08/21/24 5204 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 0543	1,046.44-		15,648.79
8/23	DBT	CRD 0806 08/23/24 2196 SAMSARA 1 De Haro St SAN FRANCISCOCA C# 0543	159.75-		15,489.04
8/23	DBT	CRD 0807 08/23/24 2365 SAMSARA 1 De Haro St SAN FRANCISCOCA C# 0543	159.75-		15,329.29
8/23	DBT	CRD 0809 08/23/24 2268 SAMSARA 1 De Haro St SAN FRANCISCOCA C# 0543	159.75-		15,169.54
8/23	DBT	CRD 0801 08/23/24 0991 PIE INSURANCE SERVICES 1615 L Street NWSuite 6 WASHINGTONDC C# 0543	829.00-		14,340.54
8/23	Wex	Inc EFSLLC 3770002015312	1,649.60-		12,690.94
8/23	H A	H.A. STEWART TRUCKING Stewart Truc Employe	3,970.69-		8,720.25
8/27	DDA	H A Stewart Truc B/P 1039 08/27/24 1009 INTUIT 18004INTUIT MOUNTAIN VIEWCA Card# 0543	104.94-		8,615.31
8/27	DBT	CRD 0753 08/27/24 8554 COMCAST THREE RIVERS, PA 15 SUMMIT PARK DR 800-COMCASTPA C# 0543	283.67-		8,331.64



Business Solutions Checking XXXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date Order	Debit	Credit	Balance
8/27	PAYCHEX TPS TAXES 08624600004258X		1,140.78-		7,190.86
8/27	Check H A STEWART TRUCKING 1083		300.00-		6,890.86
8/28	DBT CRD 1730 08/27/24 7005 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 0543		5.33-		6,885.53
8/28	DBT CRD 1734 08/27/24 7005 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 0543		1,060.44-		5,825.09
8/28	PAYCHEX EIB INVOICE X08637200031884		117.49-		5,707.60
8/28	PAYCHEX-HRS 401(K) 0000045562504		668.58-		5,039.02
8/28	UNITED FIN CAS INS PRE HA STEWART TRUCKING LL		2,800.00-		2,239.02
8/29	GREEN BROKERAGE ACH H A STEWART TRUCKING			3,669.37	5,908.39
8/29	GREEN BROKERAGE ACH H A STEWART TRUCKING			5,707.31	11,615.70
8/29	DBT CRD 1745 08/28/24 1154 PIE INSURANCE SERVICES 1615 L Street NWSuite 6 WASHINGTONDC C# 0543		522.00-		11,093.70
8/29	DBT CRD 1748 08/28/24 1154 PIE INSURANCE SERVICES 1615 L Street NWSuite 6 WASHINGTONDC C# 0543		522.00-		10,571.70



Business Solutions Checking XXXXXXXXXXXXX6794 (Continued)

		Activity in Date Order			
Date	Description	Debit	Credit	Balance	
8/29	DBT CRD 1738 08/28/24 4604 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 0543	1,046.44-		9,525.26	
8/30	Wex Inc EFSLLC 3770002015312	1,725.08-		7,800.18	
8/30	H.A. STEWART TRUCKING H A Stewart Truc Employee	4,255.31-		3,544.87	
8/30	Service Charge	25.00-	SC	3,519.87	

--- CHECKS PAID SUMMARY ---

Date	Check No	Amount	Date	Check No	Amount
8/09	1080	1,531.91	8/27	1083*	300.00

\* Denotes check paid out of sequence

## Important Information

The Deposit Account Agreement was updated effective August 9, 2024. The Overdrafts/Returns, Overdraft Fees, Overdraft Protection section was updated to reflect revised process for identifying represented items. Non-Sufficient Funds Fees and Overdraft Fees for represented items are no longer assessed, rather than assessing during night processing and reversing prior to office opening the next Business Day. Additionally, the designation of First Commonwealth ATMs as those that are "branded" was removed from the Agreement.

The Funds Availability Policy, Account Holds on Other Funds section of the Deposit Account Agreement was revised to reflect that Canadian Checks deposited with a non-United States routing number will be made available on the 15th Business Day after the day of deposit, rather than the 5th Business Day after the day of deposit.

You can review and print the Notice of Change in Terms and the revised Deposit Account Agreement by visiting the our website at [www.fcbanking.com/regulatory-notice](http://www.fcbanking.com/regulatory-notice). To request a copy, call your local community office or our Engagement Center at 800-711-BANK (2265), or email us at [engage@fcbanking.com](mailto:engage@fcbanking.com).

## Building Your Financial Confidence



### Credit Score Manager

You can access your credit score and report within your First Commonwealth Bank online and mobile banking account. With Credit Score Manager you can stay on top of your credit with alerts if your score changes, see how your credit score might change when you take certain actions like getting a loan or opening a new credit card and more. **Log in to online banking or your mobile app today to get started.**

The credit score on this screen is an illustration only.



Account: Checking 6794  
Date: 9/8/2024

>043306826< 20240809  
First Commonwealth Bank  
Drawer#/Trans#: 23402/0002  
HIN: 898723400000003

043306826 > 23402 2 08/09/24

ENDORSE HERE  
*Must Retain*

CHECK HERE FOR MOBILE OR ATM DEPOSIT ONLY

DATE

LINE

H A STEWART TRUCKING LLC  
PH. 412-512-8811  
235 WEST CHESTNUT ST APT811  
WASHINGTON, PA 15301

60-682/433 1080

DATE 8/9/2024

PAY TO THE ORDER OF Malik A. Stewart \$ 1,531.91

ONE thousand five hundred thirty one 91/100 DOLLARS

FIRST Commonwealth Bank.  
MEMBER FDIC 1-800-711-BANK (2265)  
fcbanking.com

MEMO Payroll

*[Signature]*

Details on back

Security features

Account: Checking 6794  
Date: 9/8/2024

Journal of the  
First National Bank  
First Commonwealth Bank  
Indiana, PA 15701  
DATE

H A STEWART TRUCKING LLC  
 PH. 412-512-8811  
 235 WEST CHESTNUT ST APT 811  
 WASHINGTON, PA 15301

60-682/433  
 1083  
 DATE 8/20/2024

PAY TO THE ORDER OF BENJIE K. HADBURY FINANCIAL \$ 300.00  
Three hundred 00/100 DOLLARS

FIRST Commonwealth Bank  
 MEMBER FDIC 1-800-711-BANK (2265)  
 fcbanking.com

Account Payee's

[Signature]